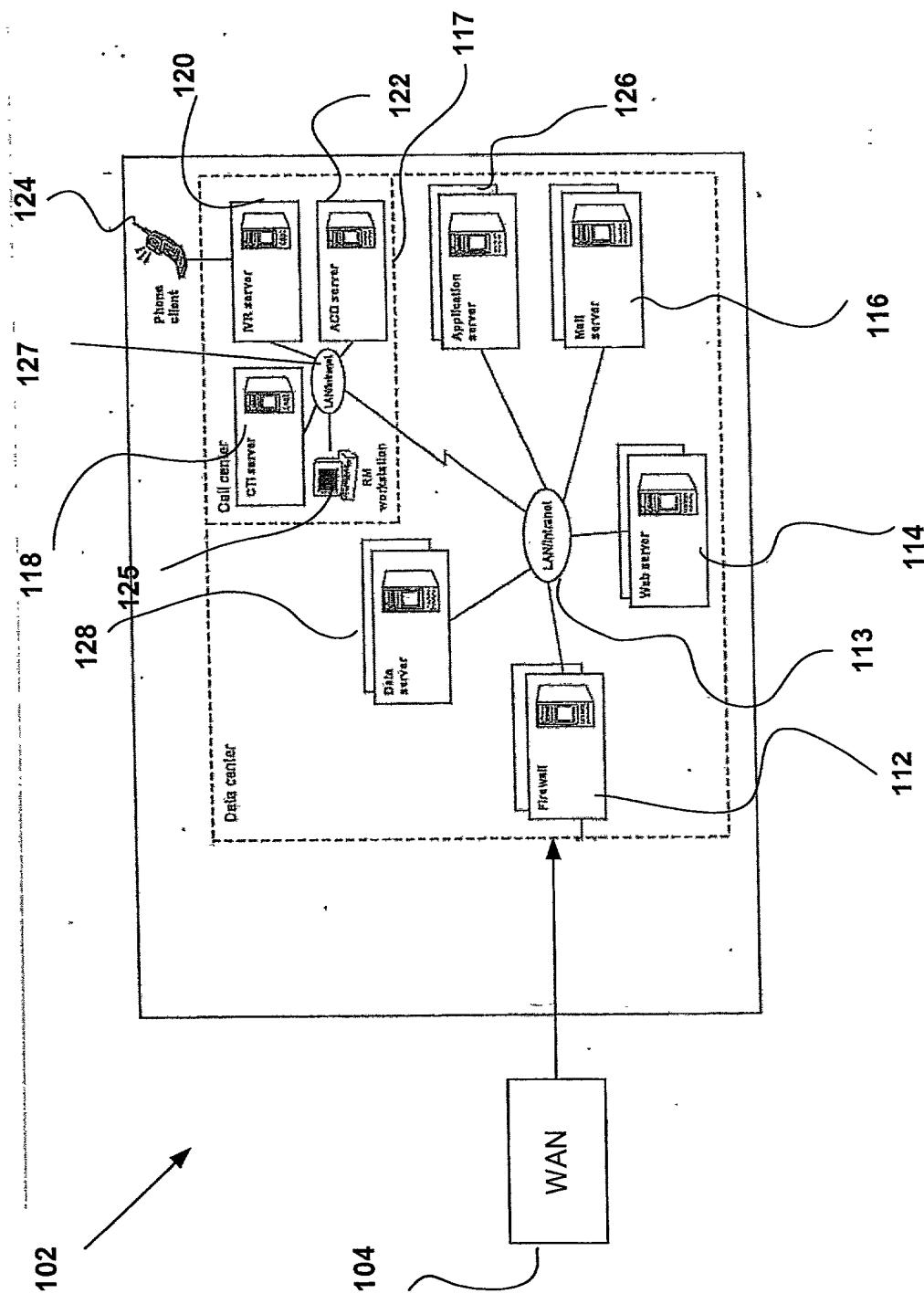


Figure 1

Figure 2



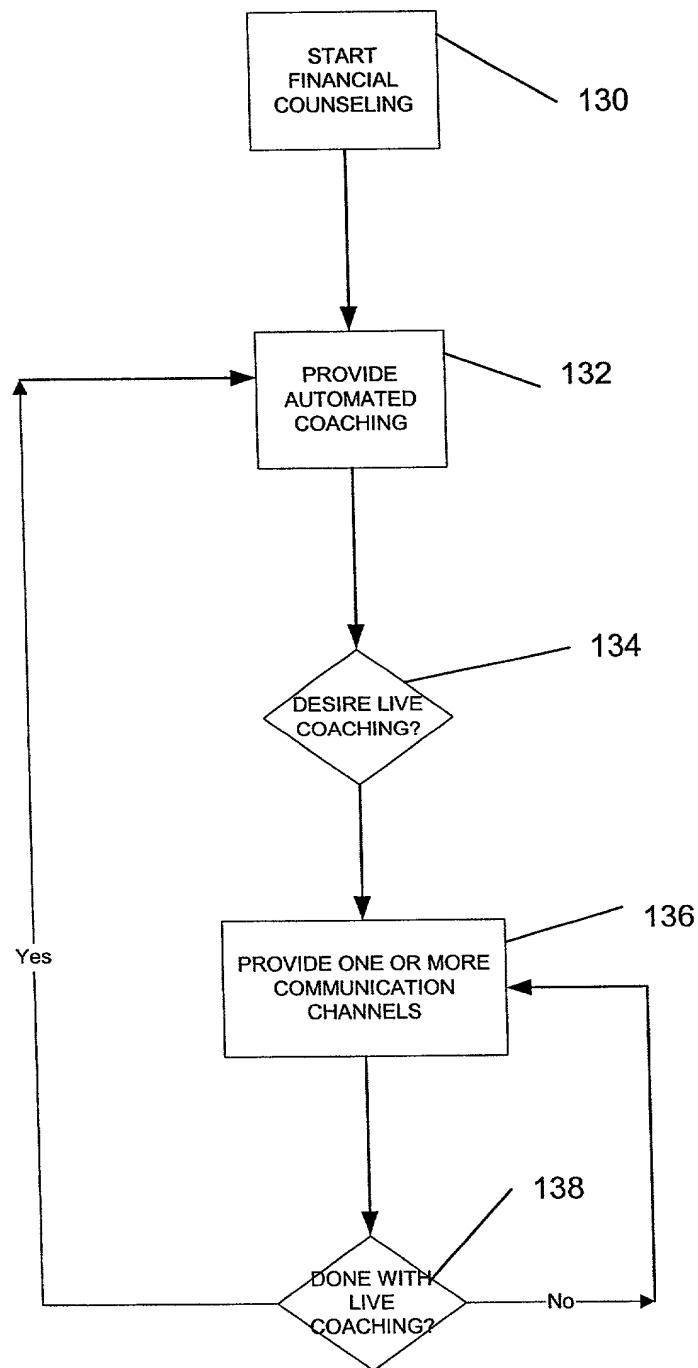
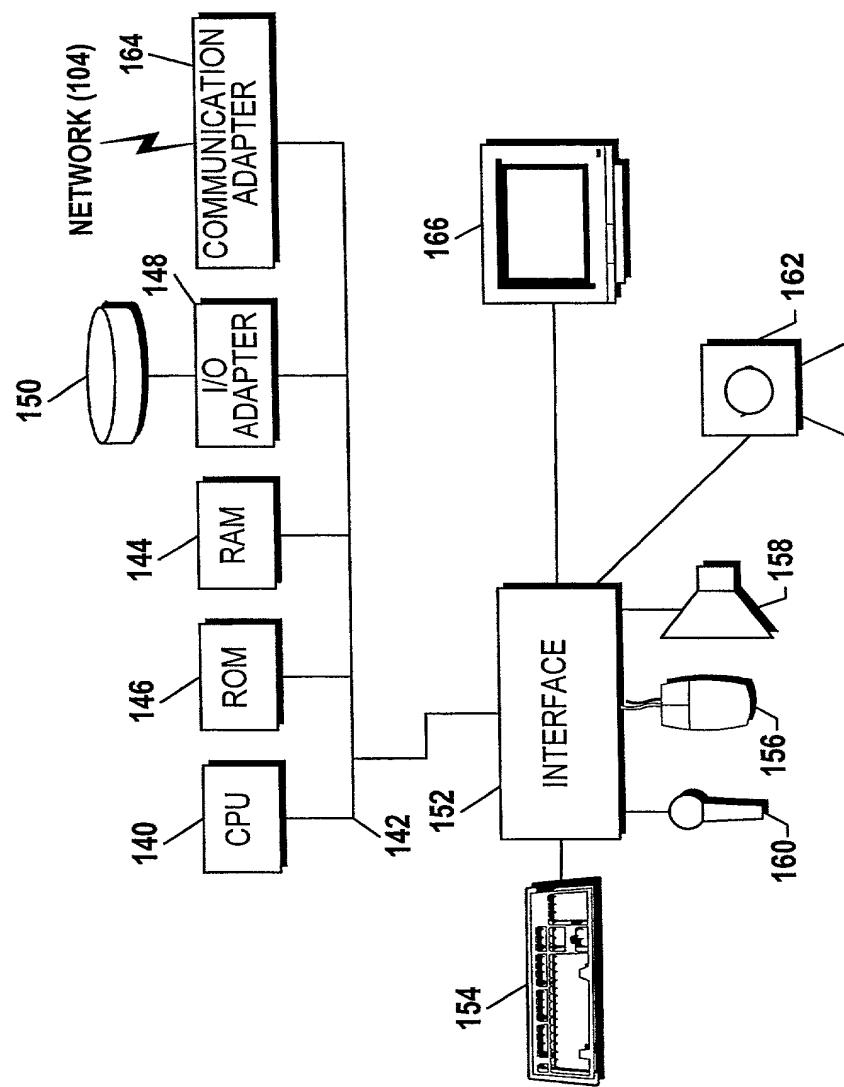


Figure 3

Figure 4



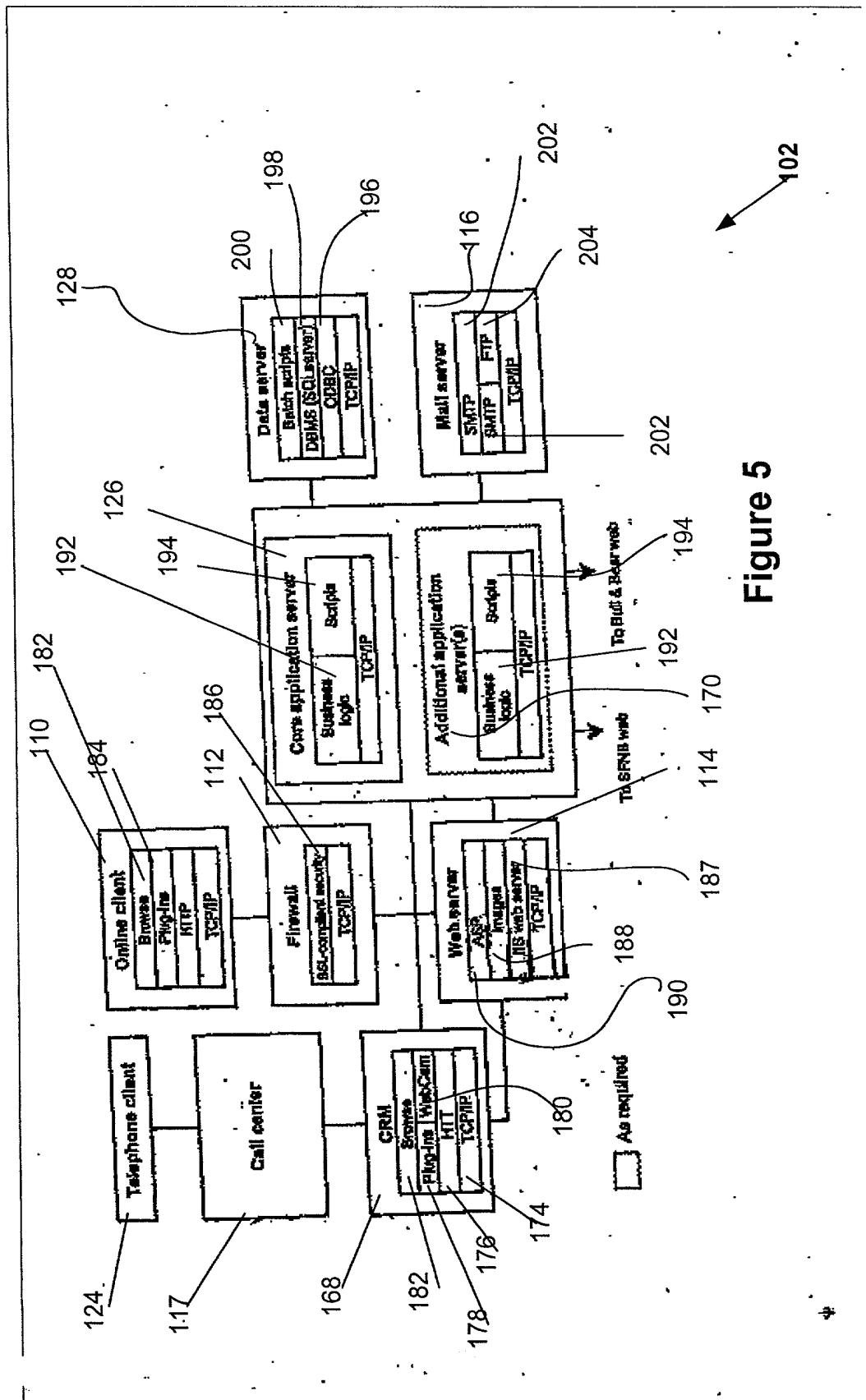


Figure 5

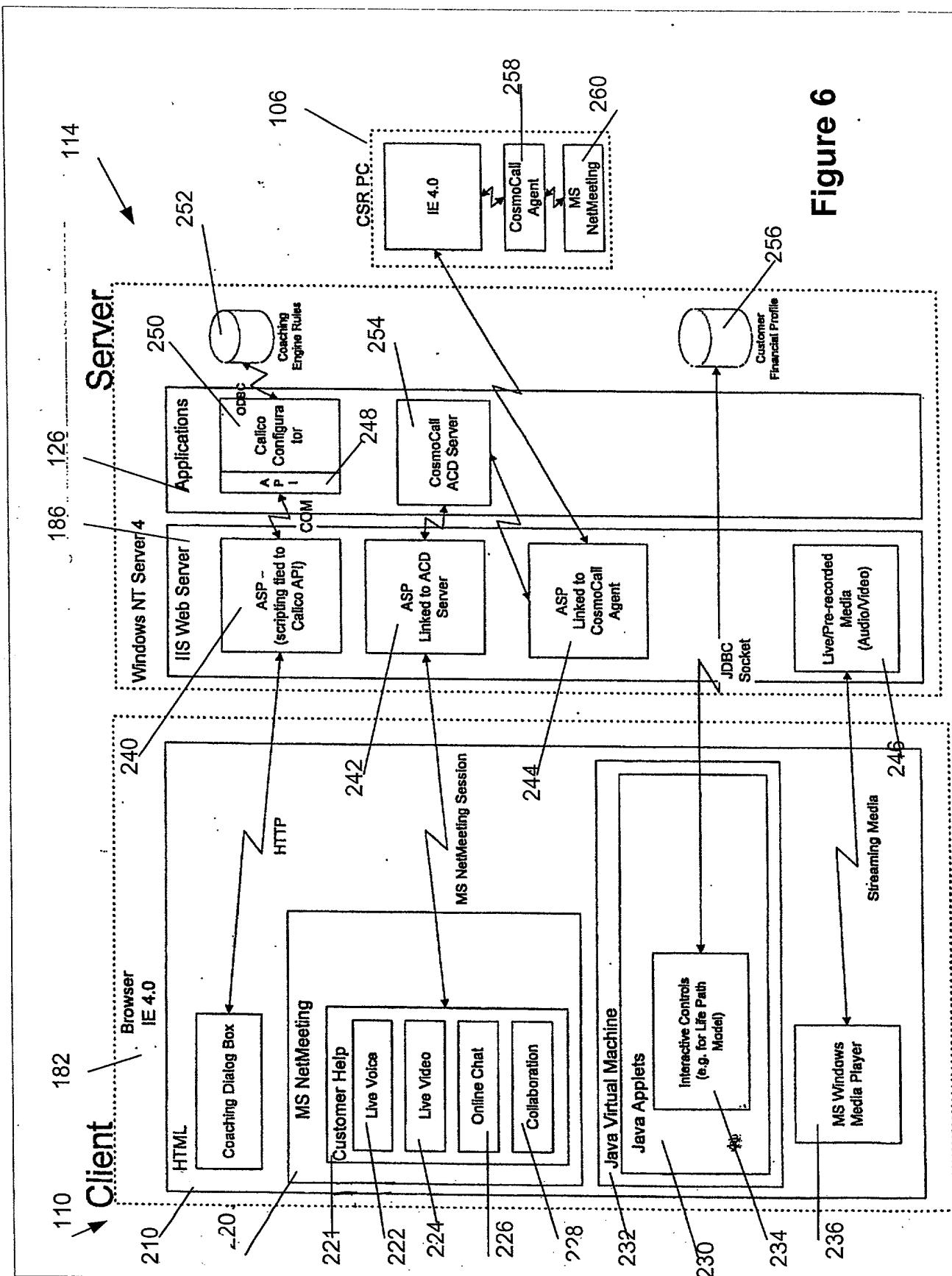
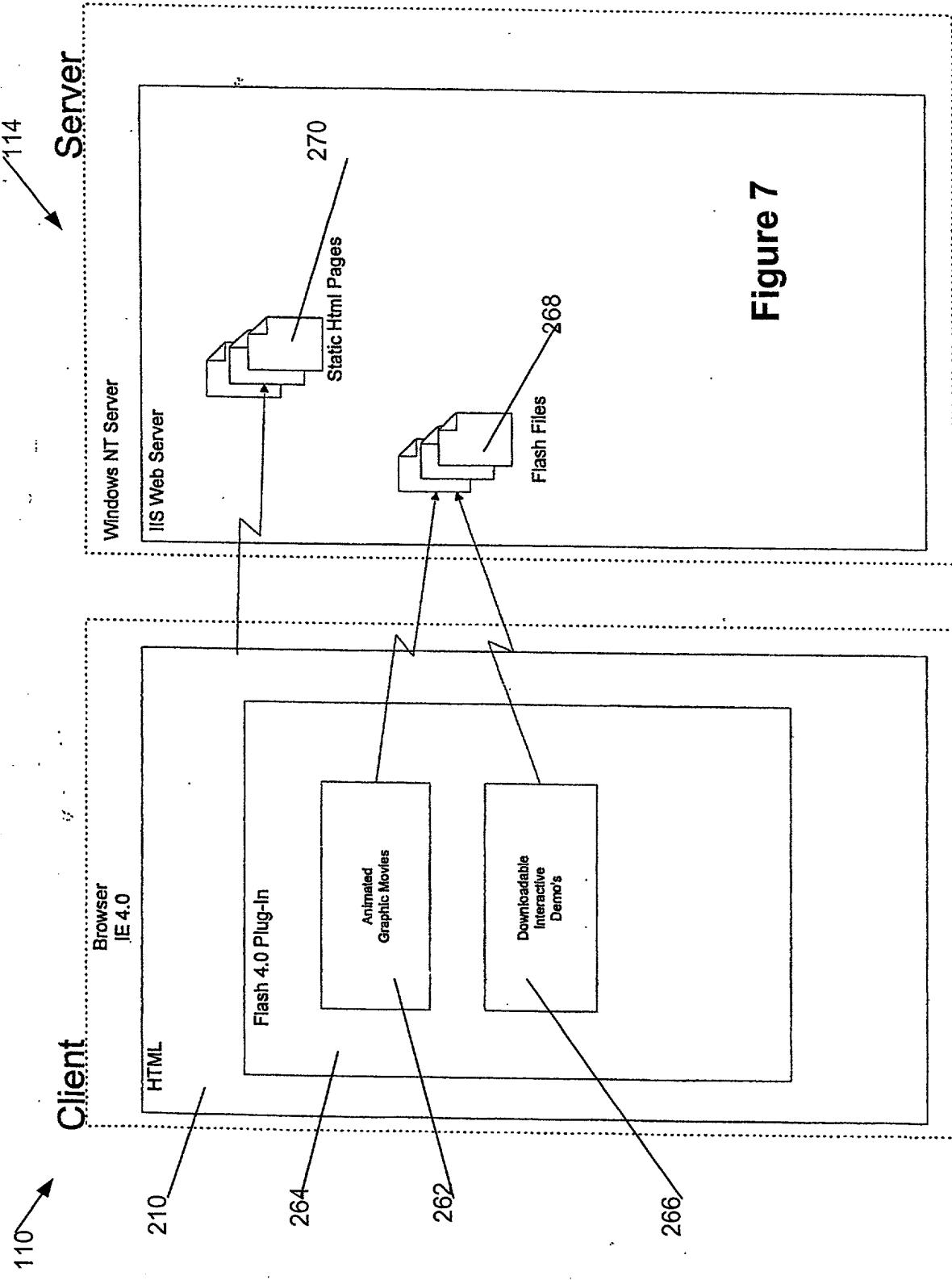


Figure 6

Figure 7



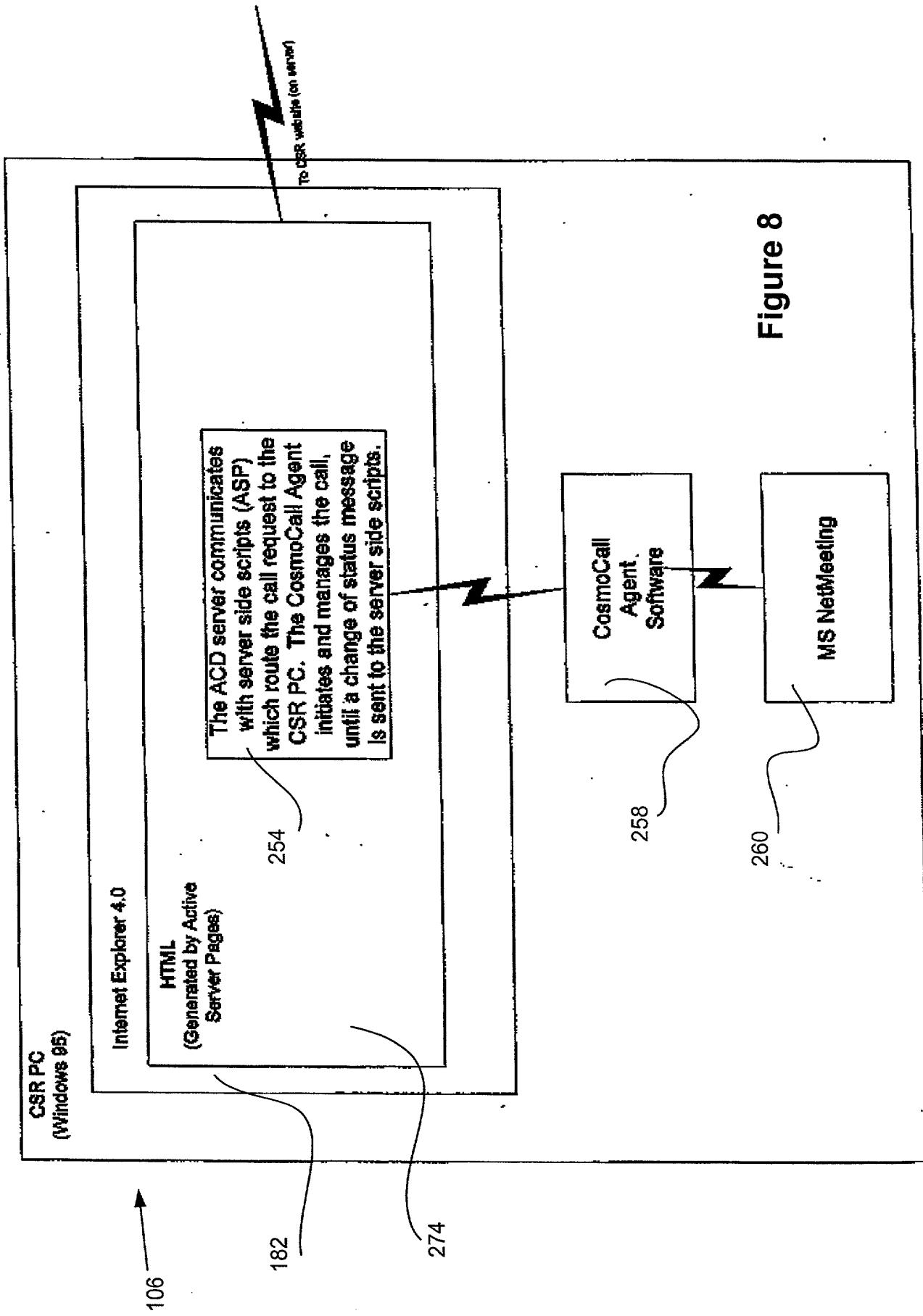


Figure 8

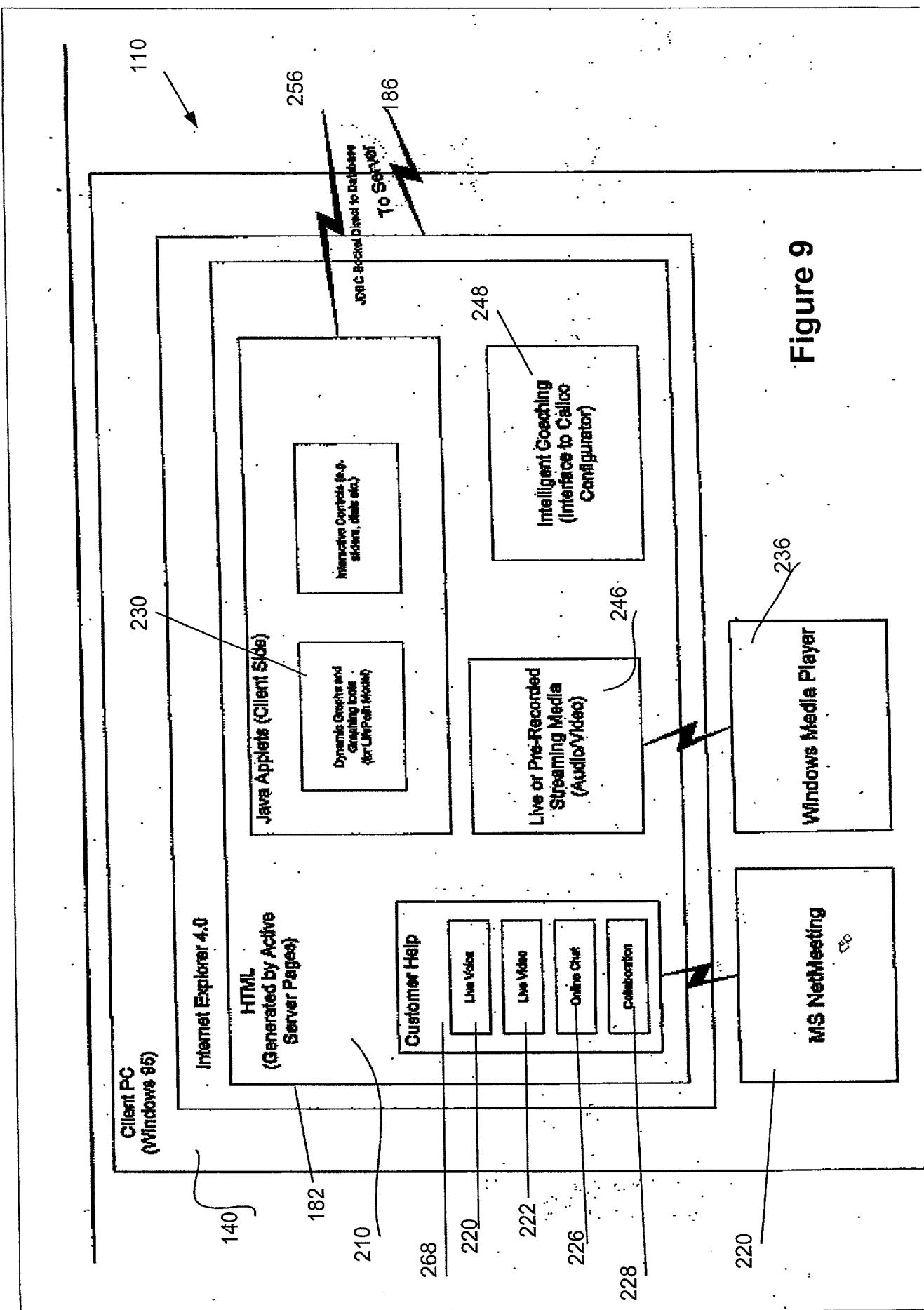
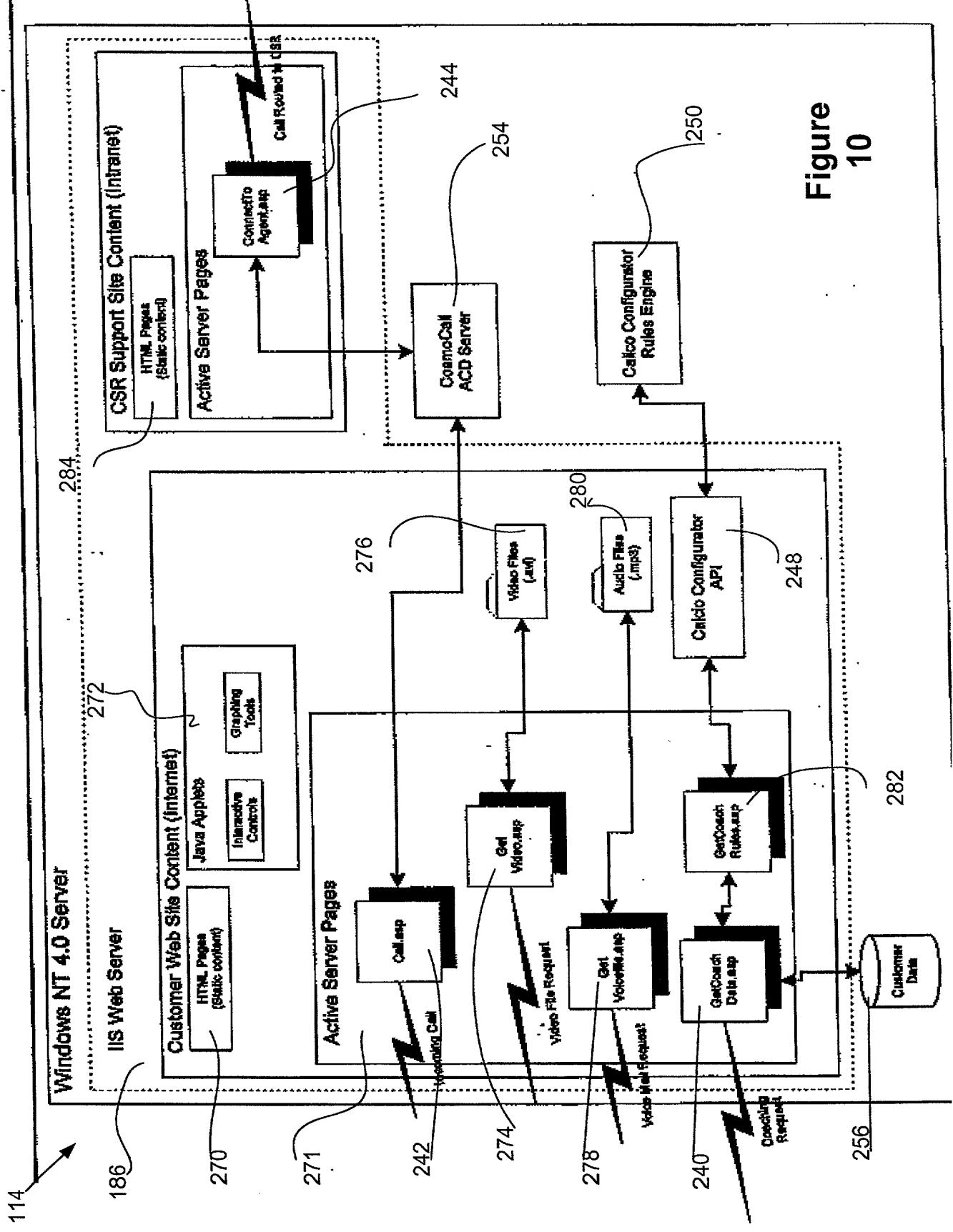


Figure 9

Figure
10



FUNCTIONAL PROTOTYPE Navigational Relationship

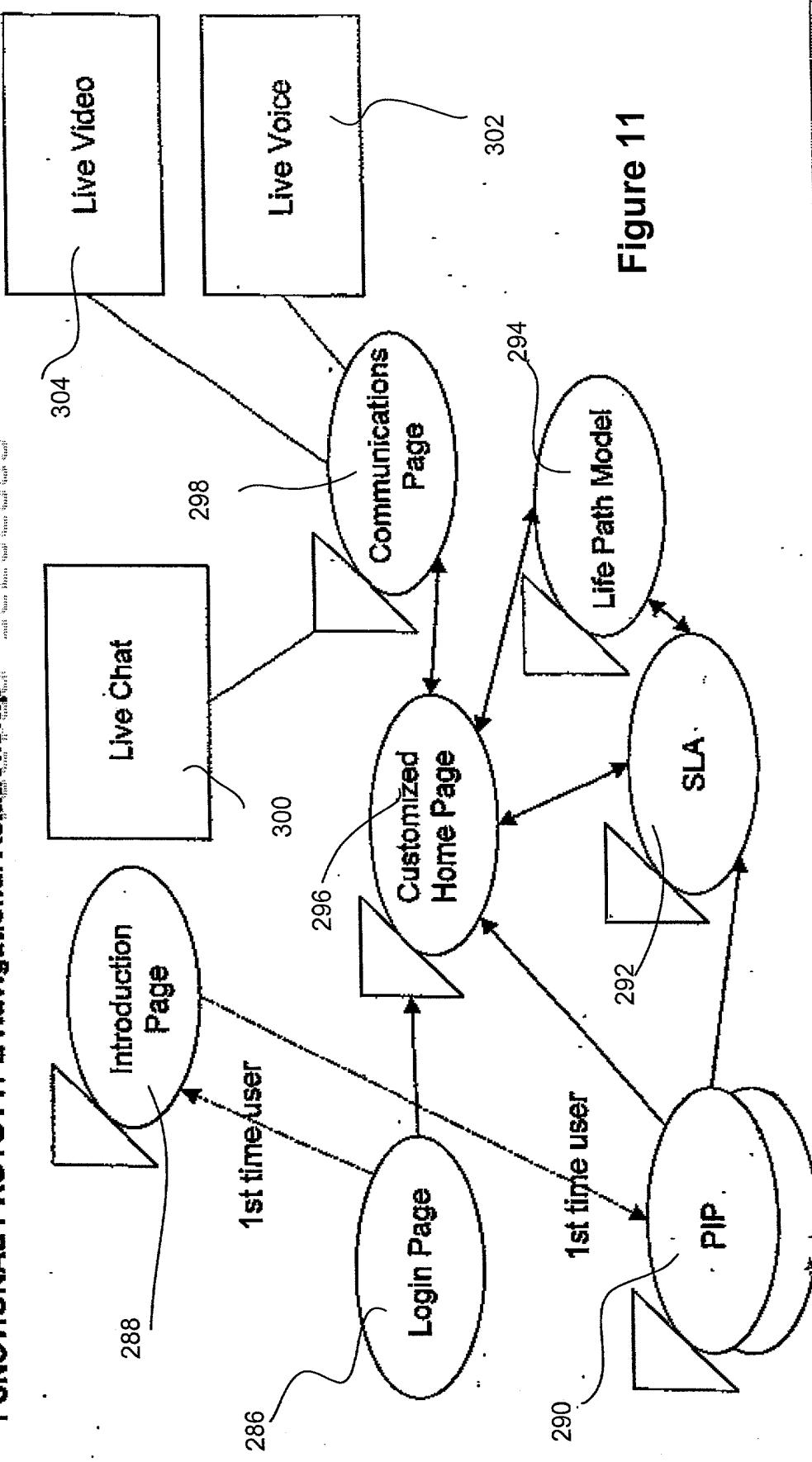
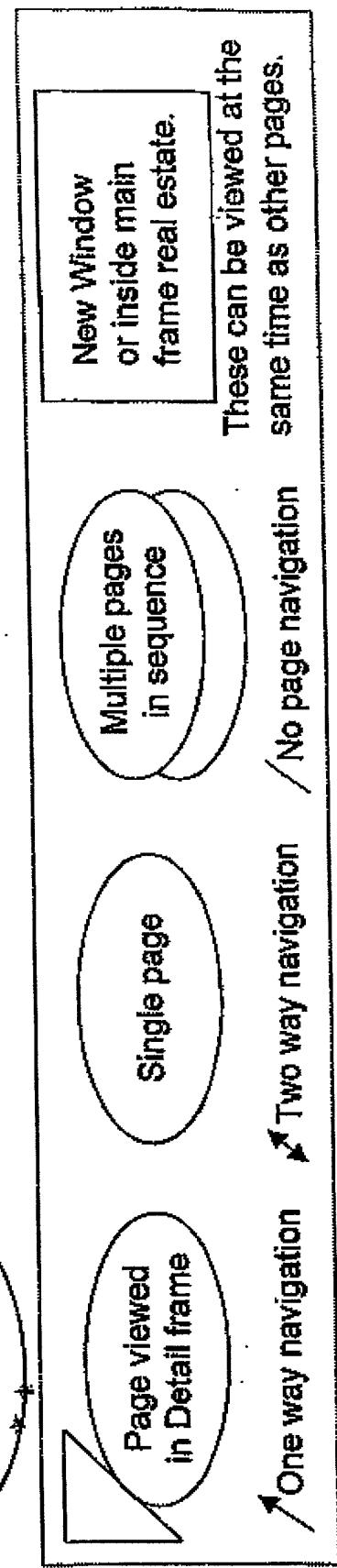


Figure 11



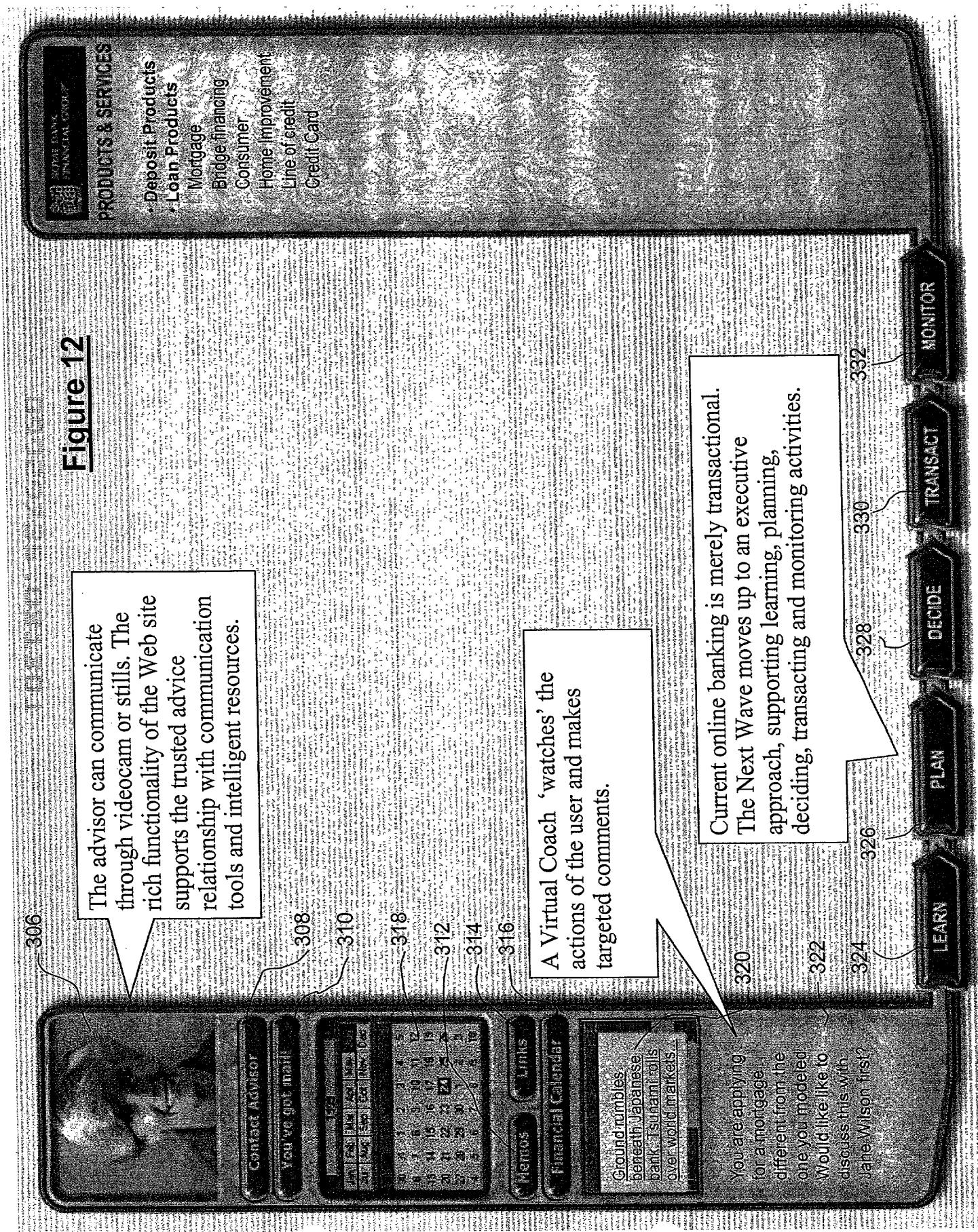


Figure 12

The advisor can communicate through videotcam or stills. The rich functionality of the Web site supports the trusted advice relationship with communication tools and intelligent resources.

Deposit Products
Loan Products
Mortgage
Bridge financing
Consumer

Home Improvement
Line of credit
Credit Card

A Virtual Coach 'watches' the actions of the user and makes targeted comments.

Current online banking is merely transactional. The Next Wave moves up to an executive approach, supporting learning, planning, deciding, transacting and monitoring activities.

Would you like to discuss this with Jane Wilson first?

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MONITOR

TRANSACTION

DECIDE

PLAN

LEARN

Ground rumbles beneath Japanese bank's subprime tolls over world markets...

Links
Financial calendar
Memos

Products & SERVICES

Deposit Products
Loan Products
Mortgage

Bridge financing
Consumer

Home Improvement
Line of credit
Credit Card

Virtual Coach

Online banking

Mobile banking

Online bill pay

Online statement

Online investment

Online insurance

Online loans

Online banking

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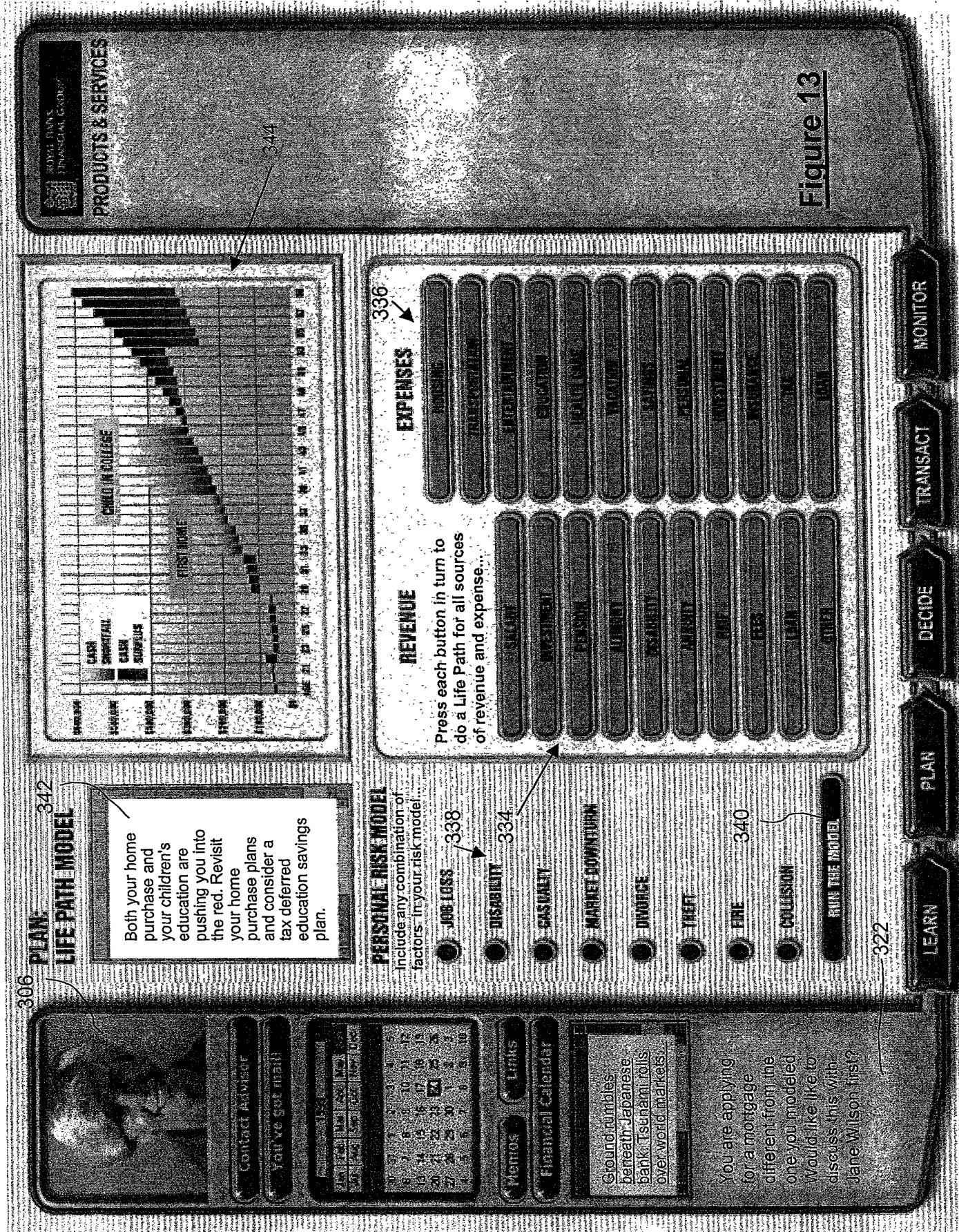


Figure 13

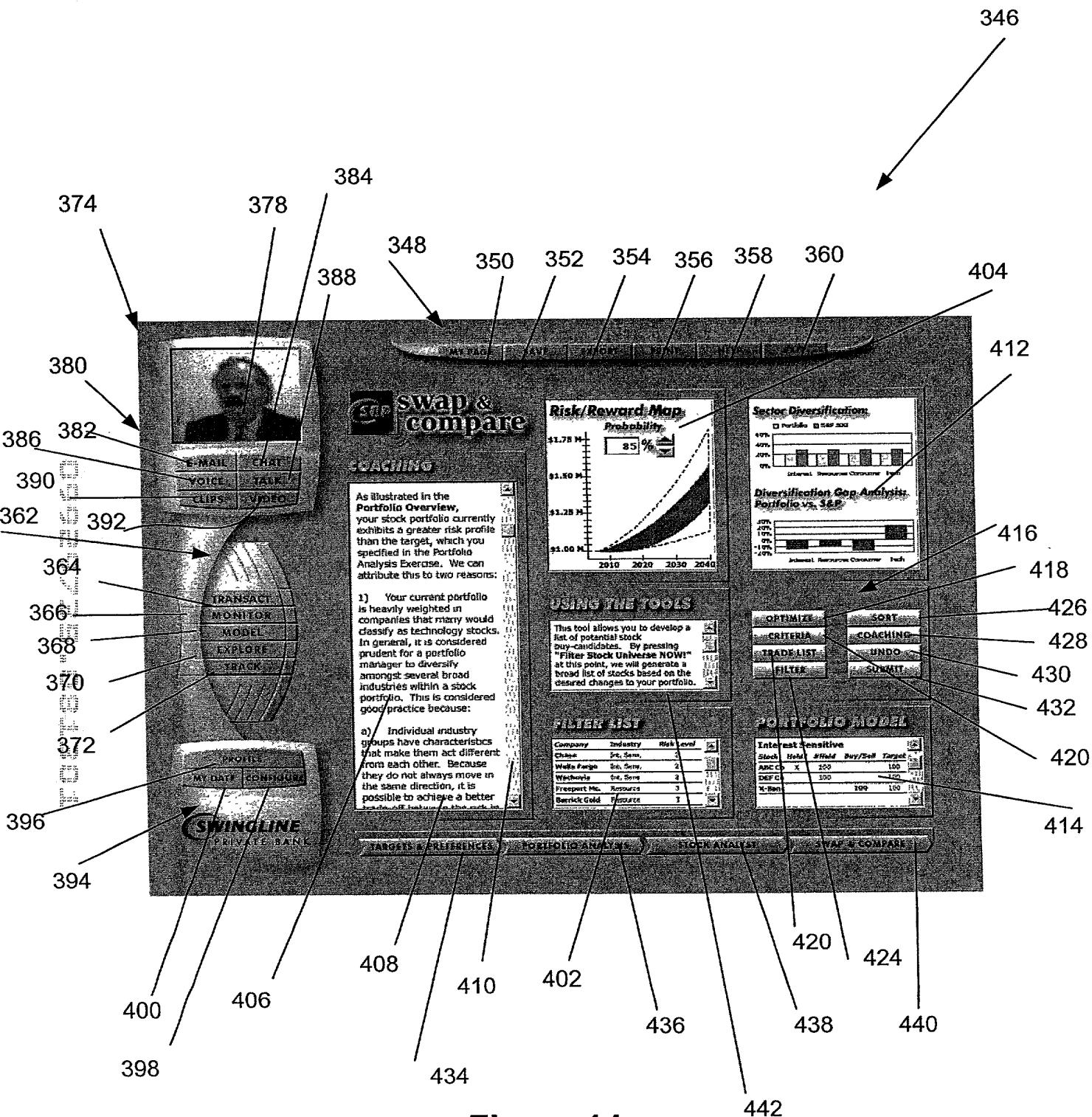


Figure 14